

Help when the unexpected happens

**Value-Add Programs for Group Life
and Disability Income Insurance**



Support for life's changes

We can't predict where life is going to take us. An injury or illness could send an otherwise active person out on disability leave for an indefinite period of time. Or the loss of a loved one may leave a family struggling to cope with the emotional and financial stress of rebuilding their lives.

That's when employees truly appreciate the network of professional support offered with **Group Life and Disability Income Insurance** from Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York. Our value-add programs complement the insurance benefits provided under each policy and strengthen our goal of getting people to a better place.

Disability Income Insurance Value-Adds

> Employee Assistance Program (EAP) with Will Preparation

Finds the resources employees need to help with a variety of issues, such as finding child or elder care, managing a serious illness or dealing with work/life issues.

> Health Care Navigation

Encourages employees on a covered disability leave to become educated, engaged consumers in their health care.

Life Insurance Value-Adds

> Travel Assistance Program

Provides support when employees are traveling 100 miles or more away from home.

> Identity Theft Protection Program

Helps protect employees from ID theft while providing support if their identity is stolen.

> Beneficiary Companion Program

Offers a helping hand for families after a loss.

Employee Assistance Program (EAP)

It's tough for employees to do their best at work when faced with challenges such as finding child or elder care, dealing with substance abuse or managing family relationships. That's where the DisabilityGuidanceSM EAP can help.

Program highlights

Five confidential face-to-face sessions¹

Enrolled employees and their household family members are eligible for up to five confidential sessions with a counselor, financial planner or lawyer each calendar year.

- Consultations may be face-to-face or by phone.
- Sessions are per household and may be divided between the three types of professionals.
- Counselors provide an assessment of concerns and refer participants to appropriate resources and providers.
- Financial and legal professionals assist with matters such as tax-filing questions, debt issues, guardianship and power of attorney.
- An additional five sessions are available in the event of a covered disability claim.

Will preparation

EAP also includes will preparation services via the “Featured Programs” section of www.guidanceresources.com. Employees can create a simple, legally binding will for just \$14.99; printing and mailing services are available for an additional fee. Prices may be subject to change—contact ComPsych[®] for additional information.

Who's eligible?

DisabilityGuidanceSM EAP (provided by ComPsych) is available to anyone covered by a Symetra Group Long-Term Disability or Short-Term Disability Income Insurance policy at no additional employer cost.

For more information on the full-service GuidanceResources[®] EAP option, which provides valuable tools for HR representatives and managers, contact your Symetra representative.

Accessing services



Employees can call toll-free **1-888-327-9573**. The website, **www.guidanceresources.com**, provides access to self-assessment tools; tailored searches for child and elder care, attorneys and CPAs; and other helpful services.

Use SYMETRA in the Organization Web ID field to log in.

¹ In California, counseling sessions are limited to three sessions in a six-month period.

Health Care Navigation

Employees generally find themselves on their own when it comes to understanding their medical plan. They're eager to find resources that can reassure them they are making the best decisions— from a partner like HealthChampionSM who can help navigate their medical plan benefits.

Administrative support for employees on a covered disability leave

- Easy-to-understand explanation of benefits—help identifying what's covered and what's not
- Step-by-step guidance on medical claims and billing issues
- Cost estimation for covered and/or non-covered treatment options
- Fee and payment plan negotiation
- Referral to financial resources for the underinsured and uninsured
- Explanation of the appeals process

Clinical support

- One-on-one reviews of employee health concerns
- Straightforward, easy-to-understand answers regarding specific diagnosis and treatment options
- Support and preparation for upcoming doctors' visits, lab work, tests and surgeries
- Coordination with appropriate health care plan provider(s)
- Referral to community resources and applicable support groups

Administrative and clinical specialists may also refer employees to DisabilityGuidanceSM EAP services and other work/life resources.

Who's eligible?

HealthChampion[®] (provided by ComPsych) is available for employees on a covered short- or long-term disability leave.

For more information on buy-up programs, including options that offer HealthChampion to all employees regardless of disability claim status, contact your Symetra representative.

Accessing services



Claimants can call **1-866-263-4365** to access the health care navigation program 24 hours a day, seven days a week.

Travel Assistance Program

The Travel Assistance Program is available 24 hours a day to help protect employees from the unpredictable, whenever they travel 100 miles or more from home for less than 90 consecutive days.

Key services

- Help finding physicians, dentists and medical facilities
- Medical monitoring to determine if care is appropriate
- Transportation to a hospital/treatment facility or return home for treatment when medically necessary^{1,2}
- Arrangement for a dependent child's or spouse's return home when traveling with the insured and when necessary
- Replacement of medication and eyeglasses³
- Emergency message relay to and from friends, relatives and business associates
- Emergency cash
- Assistance locating lost or stolen items
- Legal assistance/bail
- Interpretation/translation services

Additionally, participants can call anytime and from anywhere to get pre-trip information or ask questions.

Who's eligible?

Travel Assistance (provided by Generali Global Assistance⁴) is available to individuals covered by Symetra Group Life Insurance policies.

The individual's spouse and/or dependent children under 26 are also covered under the Travel Assistance Program when they are traveling with the insured individual.

For more information and plan design requirements, contact your Symetra representative.

Accessing services



Employees just pick up the phone—24 hours a day, seven days a week—and call **1-877-823-5807** from North America or **(240) 330-1422** from anywhere else in the world.

¹ The medical team or one of the doctors will make the determination that transport is needed.

² Please note limitations while operating in OFAC-sanctioned countries.

³ Provided service and ancillary expenses are the member's responsibility.

⁴ Generali Global Assistance (GGA) will not evacuate or repatriate you if a GGA-designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. GGA provides the services in all countries. However, GGA may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. GGA will attempt to assist you consistent with the limitations presented by the prevailing situation in the area. GGA cannot be held responsible for failure to provide, or for delay in providing, services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disaster, acts of God, or where rendering service is prohibited by local law or regulations.

Identity Theft Protection Program

Identity theft is a rising concern. The Identity Theft Protection Program provides employees with information to protect themselves and step-by-step coaching to help identify and resolve identity theft.¹

Key services

- Lost wallet assistance²
- Credit information review³
- Three-bureau fraud alert placement assistance
- ID theft affidavit assistance
- Translation services while traveling
- Emergency cash advance while traveling (a repayment guarantee is needed)

A comprehensive Identity Theft Resolution Kit will provide employees with information and includes documentation and details about how to tackle the problem if their identity has been compromised.⁴

Who's eligible?

Identity Theft Protection (provided by Generali Global Assistance) is available to individuals covered by Symetra Group Life Insurance policies.

For more information and plan design requirements, contact your Symetra representative.

Accessing services



Employees can call anytime, from anywhere—24 hours a day, seven days a week. The number for North America is **1-877-823-5807** and those traveling anywhere else in the world can call **(240) 330-1422**.

¹ Identity thefts discovered prior to enrollment in Symetra Group Insurance are not eligible for services.

² Generali Global Assistance will assist you with canceling lost credit cards and provide information to help you replace lost items such as your driver's license and Social Security card.

³ Member must provide a copy of their credit report, which can be obtained free of charge at www.annualcreditreport.com (once every 12 months).

⁴ There is no guarantee that intervention on behalf of covered members will result in a particular outcome or that efforts on their behalf will lead to a result satisfactory to them. Services do not include, and covered members will not be assisted with, thefts involving non-U.S. bank accounts.

Beneficiary Companion Program

The Beneficiary Companion Program is there to help with paperwork and other time-consuming details, providing relief from the confusion and frustration of managing a loved one's final affairs.

Key services

- Guidance on how to obtain death certificate copies for final notifications
- Dedicated Beneficiary Assistance Coordinators to manage notifications and close loved one's accounts, including:
 - **Social Security Administration**
 - **Credit reporting agencies**
 - **Credit card companies/financial institutions**
 - **Third-party vendors**
 - **Government agencies**
- Assistance protecting the loved one's identity and full resolution services if the deceased's identity is stolen

Who's eligible?

Beneficiary Companion (provided by Generali Global Assistance) is available to individuals covered by Symetra Group Life Insurance policies.

For more information and plan design requirements, contact your Symetra representative.

Accessing services



Beneficiaries can call the Symetra-dedicated toll-free number at **1-877-823-5807** for 24/7 support.

About Symetra

Symetra is a well-capitalized company that has been in business for more than half a century, operating on a foundation of financial stability, integrity and transparency. Our commitment is to create employee benefits products that people need and understand.

To learn more about us, visit www.symetra.com or www.symetra.com/ny, or contact your representative.

Symetra Life Insurance Company (est. 1957) is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York (est. 1990) is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra").

Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

Group insurance policies are insured by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004 and are not available in any U.S. territory.

In New York, group insurance policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. Value-add programs are not available with New York group term life insurance coverage.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.

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